

Northern District Of Ohio
United States Bankruptcy Court
Suite 3001, Key Tower
127 Public Square
Cleveland, OH 44114
Case No. 05-10034-pmc

In re:

Antonio Carlos Tell
1836 East 79th Street, Apt.# 2
Cleveland, OH 44103

Social Security No.:

xxx-xx-6544

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **it is ordered:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: April 13, 2005
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 05-10034

User: gnuun
Form ID: 234

Page 1 of 1
Total Served: 29

Date Rcvd: Apr 13, 2005

The following entities were served by first class mail on Apr 15, 2005.

db +Antonio Carlos Tell, 1836 East 79th Street, Apt.# 2, Cleveland, OH 44103-4288
aty +Barry King, PO Box 6594, Cleveland, OH 44101-1594
tr +Waldemar J Wojcik, 526 Superior Ave, Leader Bldg, #1030, Cleveland, OH 44114-1404
13926044 Ameritech, P.O. Box 29670, Chicago,, OH 60629-0670
13926045 +Associated Estates, 5025 Swetland Ct, Richmond Heigh, OH 44143-1467
13926048 +BP, P.O. Box 5014, Des Moines, IA 50368-0001
13926047 +Bankone Na, 800 Brooksedge Blvd, Westerville, OH 43081-2895
13926049 +Cap One Bk, Po Box 85520, Richmond, VA 23285-5520
13926050 +Cavalry Portfolio Serv, 4050 E Cotton Center Blv, Phoenix, AZ 85040-8861
13926051 +Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
13926053 Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785
13926054 +First Fed Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122-5662
13926055 +Fleet Cc, 200 Tournament Dr, Horsham, PA 19044-3686
13926056 +Fst Usa Bk, Po Box 8650, Wilmington, DE 19899-8650
13926057 +Geccc/Dillards, Po Box 52005, Phoenix, AZ 85072-2005
13926058 +Huntington National Ba, 7450 Huntington Prk Dr H, Columbus, OH 43235-5687
13926059 Kaufmanns, Fifth & Smithfield, Pittsburgh, PA 15219
13926060 +Mbga/Jc Penney, Po Box 981131, El Paso, TX 79998-1131
13926062 National City Bank, P. O. Box 5756, Cleveland, OH 44101-0756
13926061 National City Bank, 4653 East Main Street, Columbus, OH 43251-0499
13926063 +Ncb Cv Cr, 1 Ncc Pkwy, Kalamazoo, MI 49009-8003
13926064 +Sears, P.O. Box 555, Columbus, OH 43216-0555
13926066 +Sprint, P.O. Box 219718, Kansas City, MO 64121-9718
13926067 +The Illuminating Company, P.O. Box 94883, Cleveland,, OH 44101-4883
13926068 +Unifund Ccr Partners, 11802 Conrey Rd, Cincinnati, OH 45249-1074

The following entities were served by electronic transmission on Apr 13, 2005 and receipt of the transmission was confirmed on:

13926048 +EDI: CITICORP.COM Apr 13 2005 19:29:00 BP, P.O. Box 5014, Des Moines, IA 50368-0001
13926046 +EDI: BANKAMER.COM Apr 13 2005 19:30:00 Bank Of America, 1825 E Buckeye Rd,
Phoenix, AZ 85034-4216
13926051 +EDI: SEARS.COM Apr 13 2005 19:29:00 Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
13926052 +E-mail: mrdiscen@discoverfinancial.com Apr 13 2005 22:31:12 Discover Financial Svc,
Po Box 15316, Wilmington, DE 19850-5316
13926064 +EDI: SEARS.COM Apr 13 2005 19:29:00 Sears, P.O. Box 555, Columbus, OH 43216-0555
13926065 +EDI: RESURGENT.COM Apr 13 2005 19:29:00 Sherman Acquisition, Po Box 740281,
Houston, TX 77274-0281
13926069 +EDI: WTRWFNNB.COM Apr 13 2005 19:27:00 Wfnnb/Micro Electronic, Po Box 182273,
Columbus, OH 43218-2273

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2005

Signature:

